

# EXHIBIT C

Message

**From:** Corbly, Steve [/O=CINFIN/OU=HQ/CN=RECIPIENTS/CN=E7F3BC64]  
**Sent:** 4/21/2020 7:26:37 PM  
**To:** Yerigan, Kim [/o=CINFIN/ou=HQ/cn=Recipients/cn=6FE72F19]  
**Subject:** FW: CA BIS 2020 - Group 0244  
**Attachments:** CA BusinessInterruptionSurvey\_Cincinnati.xlsx-revised.xlsx

Kim – here's a copy for our records.

Steve

Steve Corbly, CPCU,AIM  
Assistant Vice President  
Regulatory & Compliance  
The Cincinnati Insurance Companies  
P.O. Box 145496  
Cincinnati, OH 45250-5496  
T: 513-870-2448  
[steve\\_corbly@cinfin.com](mailto:steve_corbly@cinfin.com)

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**From:** Corbly, Steve  
**Sent:** Tuesday, April 21, 2020 3:26 PM  
**To:** 'Purdy, Thomas' <Thomas.Purdy@insurance.ca.gov>  
**Subject:** RE: CA BIS 2020 - Group 0244

Thomas

This email, and all information included or attached hereto, contains privileged and confidential information that is proprietary in nature, constitutes trade secret material, and is not otherwise available to the public and that, if disclosed, could cause substantial injury to the competitive position of The Cincinnati Insurance Companies. Accordingly, pursuant to CA INS § 1857.9, The Cincinnati Insurance Companies respectfully request that this entire submission be afforded confidential treatment and be excepted from disclosure.

I have attached a revised BIS 2020 data call submission that replaces the original submission.

The number of business interruption (BI) policies with the ISO virus exclusions is zero. The insuring agreements of our commercial policies provide coverage for **direct physical damage or loss to property**. So, if there is no direct physical damage or loss to property, then there can be no coverage. Because a virus or a pandemic does not qualify as direct physical damage or loss, we did not endorse the ISO exclusion to most of our policies.

Thank you,

Steve

Steve Corbly, CPCU,AIM  
Assistant Vice President  
Regulatory & Compliance

Plaintiff Ex

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The Cincinnati Insurance Companies  
P.O. Box 145496  
Cincinnati, OH 45250-5496  
T: 513-870-2448  
[steve\\_corbly@cinfin.com](mailto:steve_corbly@cinfin.com)

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**From:** Purdy, Thomas <Thomas.Purdy@insurance.ca.gov>  
**Sent:** Monday, April 20, 2020 3:27 PM  
**To:** Corbly, Steve <Steve\_Corbly@CINFIN.com>  
**Subject:** CA BIS 2020 - Group 0244

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Dear Mr. Corbly,

Thank you for your submission for our department's BIS 2020 data call. Upon reviewing your workbook, we have determined that a response/resubmission is required regarding the following items. As we are placing priority on this data call due to the ongoing COVID-19 emergency, please try to provide a response by **Tuesday, April 21** if possible.

**Item 6:** Please review the Questionnaire tab of your workbook. For one or more coverage types, the number of business interruption (BI) policies *with exclusions* seems rather **low** (at either zero or close to zero) in comparison with the total number of BI policies. Please confirm that these values are accurately reported.

Should you have any questions or concerns, please let me know!

Thank you,  
Thomas

Thomas Purdy  
Research Data Analyst I  
Data Analytics and Reporting Unit  
California Department of Insurance  
300 S. Spring St, Los Angeles, CA 90013  
Phone: (213) 346-6357

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# BIS-2020: Business Interruption Survey Insurance Commissioner Request for Information

## CALIFORNIA DEPARTMENT OF INSURANCE Data Analytics and Reporting Division COMPANY INFORMATION

CALIFORNIA DEPARTMENT OF INSURANCE  
Data Analytics and Reporting Division  
300 South Spring Street, 14th Floor  
Los Angeles, CA 90013

**FOR CDI USE ONLY**

*PURPOSE: Pursuant to California Insurance Code §12924, the purpose of this data workbook is to collect company responses to the California Insurance Commissioner's request for information on Business Interruption Insurance and related coverage from all California Admitted Licensees and from non-admitted companies writing commercial type policies in California.*

*Data collected under this request will be reported in the aggregate and individual company data will not be shared with the public.*

*The information the CDI is requesting pertains to commercial multiple peril insurance, business owners policies (BOP), and other specialized commercial insurance policies .*

**Data is due no later than APRIL 9, 2020**

For efficient and quick response, we request companies to submit this workbook via the steps at the bottom of this form.

1. Indicate if this is a Group or Individual Company Submission.

☒ **yes**

**Group**

☐ **Individual**

**\*\*REQUIRED\*\***

2. NAIC Code:

Group Code: 0244

3. Company or Group Name: The Cincinnati Insurance Companies

Address: 6200 S. Gilmore Road

City: Fairfield

State: OH ZIP Code: 45014

4. Company Contact Person:

(extension)

Name: Steve Corbly

Phone Number: (513) 870-2448

Title: Assistant Vice President - Regulatory ar

FAX Number:

E-mail address: Steve\_Corbly@cinfin.com

5. Company Technical Contact Person: (Responsible for answering technical questions, if different from above.)

Name:

Phone Number:

Title:

FAX Number:

E-mail address:

6. Company CEO

Name: Steve Johnston

Phone Number: (513) 870-2000

E-mail address:



# Business Interruption Questionnaire: Insurance Commissioner Request for Information

## Commercial Insurance Business Interruption Coverage



**Directions:** All California Admitted Licensees and non-admitted companies with an existing book of business under commercial multiple peril insurance, business owners policies (BOP), and other specialized commercial insurance policies are requested to respond to this questionnaire.

For each policy type and business size, provide the total number of policies in force as of March 26, 2020 regardless whether the policy has any type of business interruption coverage.

For all types of business interruption insurance related coverage listed, either through an endorsement or written as a separate policy, provide the number of commercial policies that have that coverage. How many of these policies have an exclusion for viral contamination, virus, disease, or similar exclusion that may exclude coverage for business interruption coverage, civil authority coverage, contingent business interruption coverage, supply chain coverage, and event cancellation coverage for COVID-19 related issues?

Policy Type	Total Number of Policies	Total Number of Policies with Business Interruption Coverage	How Many of These Policies have Exclusions for Viral Contamination, Virus, Disease, or Similar Exclusion	Total Number of Policies with Civil Authority Coverage	How Many of These Policies have Exclusions for Viral Contamination, Virus, Disease, or Similar Exclusion	Total Number of Policies with Contingent Business Interruption Coverage	How Many of These Policies have Exclusions for Viral Contamination, Virus, Disease, or Similar Exclusion	Total Number of Policies with Supply Chain Coverage	How Many of These Policies have Exclusions for Viral Contamination, Virus, Disease, or Similar Exclusion
<b>For businesses with 500+ Employees (or based on your definition of a Large Business)</b>		<b>Report the total 2019 written premium for this category:</b>							
								\$	283,461
Commercial Multiperil Peril	7	7	0	6	0	1	0	0	0
Business Owner Policy	0	0	0	0	0	0	0	0	0
Other Commercial (excluding Event Cancellation)	5	5	0	5	0	4	0	0	0
Event Cancellation	8	8	0	0	0	0	0	0	0
<b>For businesses w/ 101 to 500 Employees (or based on your definition of a Medium Size Business)</b>		<b>Report the total 2019 written premium for this category:</b>							
								\$	123,178
Commercial Multiperil Peril	49	48	0	33	0	3	0	0	0
Business Owner Policy	0	0	0	0	0	0	0	0	0
Other Commercial (excluding Event Cancellation)	7	7	0	5	0	4	0	0	0
Event Cancellation	12	12	0	0	0	0	0	0	0
<b>For businesses with 100 or less Employees (or based on your definition of a Small Business)</b>		<b>Report the total 2019 written premium for this category:</b>							
								\$	151,152
Commercial Multiperil Peril	164	147	0	50	0	0	0	0	0
Business Owner Policy	0	0	0	0	0	0	0	0	0
Other Commercial (excluding Event Cancellation)	0	0	0	0	0	0	0	0	0
Event Cancellation	4	4	0	0	0	0	0	0	0

Event Cancellation coverage is not written on a stand alone policy. It is issued as an endorsement to an existing policy. We break out those policies with Event cancellation for reporting purposes only. Premiums are for current in force policies (Correspond to policy counts in this worksheet). We defined Large, Medium and Small as follows; Large = Property Premium >100K. Medium = Property Premium <100K and >10K. Small = Property Premium <10K. The number of business interruption (BI) policies with the ISO virus exclusions is zero. The insuring agreements of our commercial policies provide coverage for direct physical

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL PROPERTY COVERAGE PART STANDARD PROPERTY POLICY**

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part or Policy, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.
- However, this exclusion does not apply to loss or damage caused by or resulting from fungus. Such loss or damage is addressed in a separate exclusion in this Coverage Part or Policy.
- C.** With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- D.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy.



Message

**From:** Broerman, Matt  
**Sent:** 9/22/2006 1:05:31 PM  
**To:** Wilson, Roger [Roger\_Wilson@CINFIN.com]; Mintz, Joyce [Joyce\_Mintz@CINFIN.com]; Taphorn, Rick [Rick\_Taphorn@CINFIN.com]  
**Subject:** FW: ISO Exclusion of Loss Due to Virus or Bacteria

fyi

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**From:** Schmittou, Tim  
**Sent:** Friday, September 22, 2006 8:56 AM  
**To:** Broerman, Matt  
**Cc:** Kuntz, Mark  
**Subject:** RE: ISO Exclusion of Loss Due to Virus or Bacteria

We are reviewing and waiting to see what other competitors might do.  
Just because ISO pens an endorsement doesn't mean we have to use it (remember Y2K?)  
Our research so far hasn't changed our opinion that a mass slowdown in a workplace due to employee sickness is not direct damage, therefore not Business Income.

Tim Schmittou, CPCU  
Commercial Property Product Director

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**From:** Broerman, Matt  
**Sent:** Friday, September 22, 2006 8:46 AM  
**To:** Schmittou, Tim; Kuntz, Mark  
**Cc:** Mintz, Joyce; Wilson, Roger; Taphorn, Rick  
**Subject:** ISO Exclusion of Loss Due to Virus or Bacteria

Tim and Mark,

We've been seeing a number of ISO approval circulars coming through on BOP and Commercial Property for the "Exclusion of Loss Due to Virus or Bacteria". Is this still under review in CLD? We were wondering if an "official" IA-430 from Staff UW should be routed or if our e-mails on the subject are sufficient.

Thanks,  
Matt

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Plaintiff Ex

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Message

**From:** Huberty, Thomas [Tom\_Huberty@cinfin.com]  
**on behalf of** Huberty, Thomas <Tom\_Huberty@cinfin.com> [Tom\_Huberty@cinfin.com]  
**Sent:** 3/20/2020 8:31:48 PM  
**To:** McClain, Jacob [Jacob\_McClain@cinfin.com]; Bartos, Jennifer [Jennifer\_Bartos@CINFIN.com]; Broerman, Matt [Matt\_Broerman@CINFIN.com]; Jackson, Sonia [Sonia\_Jackson@cinfin.com]; Muse, Kathy [Kathy\_Muse@CINFIN.com]; Schmittou, Tim [Tim\_Schmittou@CINFIN.com]; Stephens, Dwayne [Dwayne\_Stephens@CINFIN.com]; Whitaker, Tammie [Tammie\_Whitaker@CINFIN.com]; Wilson, Alan [Alan\_Wilson@CINFIN.com]  
**Subject:** FW: Agent Communication  
**Attachments:** Agency portal update - March 20.docx

Not sure if this is the same or revised from what I sent earlier.

Regards,

Tom Huberty

VP Commercial Property Products

513-870-2906 (w)

847-902-9098 (cell)

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**From:** Groff, David <David\_Groff@CINFIN.com>  
**Sent:** Friday, March 20, 2020 4:26 PM  
**To:** Alexander, Peggy <Peggy\_Alexander@CINFIN.com>; Bruce, Marty <Marty\_Bruce@CINFIN.com>; Butler, Melissa <Melissa\_Butler@CINFIN.com>; Huberty, Thomas <Tom\_Huberty@cinfin.com>; Huntington, Tim <Tim\_Huntington@CINFIN.com>; Richards, Benjamin <Benjamin\_Richards@CINFIN.com>; Rutherford, Mark <Mark\_Rutherford@CINFIN.com>; Selembo, David <David\_Selembo@cinfin.com>  
**Subject:** FW: Agent Communication

**From:** Givler, Sean <Sean\_Givler@CINFIN.com <[mailto:Sean\\_Givler@CINFIN.com](mailto:Sean_Givler@CINFIN.com)> >  
**Sent:** Friday, March 20, 2020 4:14 PM  
**To:** Baker, Jennifer <Jennifer\_Baker@CINFIN.com <[mailto:Jennifer\\_Baker@CINFIN.com](mailto:Jennifer_Baker@CINFIN.com)> >; Chavers, Carol <Carol\_Chavers@cinfin.com <[mailto:Carol\\_Chavers@cinfin.com](mailto:Carol_Chavers@cinfin.com)> >; Groff, David <David\_Groff@CINFIN.com <[mailto:David\\_Groff@CINFIN.com](mailto:David_Groff@CINFIN.com)> >; Klimkowski, Ron <Ron\_Klimkowski@CINFIN.com <[mailto:Ron\\_Klimkowski@CINFIN.com](mailto:Ron_Klimkowski@CINFIN.com)> >; Koch, Glenn <Glenn\_Koch@CINFIN.com <[mailto:Glenn\\_Koch@CINFIN.com](mailto:Glenn_Koch@CINFIN.com)> >; Lupinetti, Tom <Tom\_Lupinetti@CINFIN.com <[mailto:Tom\\_Lupinetti@CINFIN.com](mailto:Tom_Lupinetti@CINFIN.com)> >; MacDonald, Carolyn <Carolyn\_MacDonald@cinfin.com <[mailto:Carolyn\\_MacDonald@cinfin.com](mailto:Carolyn_MacDonald@cinfin.com)> >; Morris, Tim <Tim\_Morris@CINFIN.com <[mailto:Tim\\_Morris@CINFIN.com](mailto:Tim_Morris@CINFIN.com)> >; Oleckniche, Kevin <Kevin\_Oleckniche@CINFIN.com <[mailto:Kevin\\_Oleckniche@CINFIN.com](mailto:Kevin_Oleckniche@CINFIN.com)> >; Swisher, Chet <Chet\_Swisher@cinfin.com <[mailto:Chet\\_Swisher@cinfin.com](mailto:Chet_Swisher@cinfin.com)> >; Ventre, Steve <Steve\_Ventre@CINFIN.com <[mailto:Steve\\_Ventre@CINFIN.com](mailto:Steve_Ventre@CINFIN.com)> >  
**Subject:** FW: Agent Communication

I wanted to make sure that this attachment worked for you?

sorry for any duplication.

Plaintiff Ex

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Sean

From: Delaney, Angie <Angie\_Delaney@CINFIN.com <mailto:Angie\_Delaney@CINFIN.com> >  
Sent: Friday, March 20, 2020 2:21 PM  
To: #PC-Field Representatives <#PC-FieldRepresentatives@CINFIN.com <mailto:#PC-FieldRepresentatives@CINFIN.com> >  
Cc: Spray, Steve <Steve\_Spray@CINFIN.com <mailto:Steve\_Spray@CINFIN.com> >; Givler, Sean <Sean\_Givler@CINFIN.com <mailto:Sean\_Givler@CINFIN.com> >  
Subject: FW: Agent Communication

Please see Steve's message below and attached answers to the questions that have been asked throughout the week. Please let us know if you have any questions. We know you are all the calm in the storm and appreciate all you are doing for the agencies and support of HQ. Let us know if you have any questions.

I hope you all have a great weekend. Stay safe and healthy!

Thank you!

All,

We've updated our stance on billing; please find details below. This information is Ok to share with your agents, and please remind them to look to the agency portal for ongoing updates beginning Monday, March 23.

Policyholders are understandably concerned about their ability to pay premiums as government mandated closures continue to increase. To help, we're suspending all property casualty cancellations due to nonpayment from March 16 to April 30 - or later if required by an individual state.

While we hope that most policyholders can stick with their current payment arrangements, if you have a standard lines commercial, personal or life policyholder asking about alternative payment arrangements our billing associates are authorized to adjust the customer's current bill and to waive any late fees for any premium payments due between March 16 and April 30. This is not a waiver of payments during the suspension period, but an extension or grace period for those directly impacted by this pandemic. Please have them contact our billing departments at:

- \* Commercial lines billing (CinciBill) - for direct-billed commercial, management liability or surety accounts, 877-942-2455
- \* Personal lines billing - 513-870-2002
- \* Life insurance billing - 800-783-4479

Excess and surplus policies have unique constraints and considerations around them. Please talk with your C-SUPR underwriter.

Thanks,

Steve

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Steve Spray | Senior Vice President | Chief Insurance Officer | The Cincinnati Insurance Company

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Thank you for all you're doing to help your employees and your clients navigate this fluid situation. This page, dedicated to our COVID-19 response, will give you our most up-to-date information.

### **Billing**

Policyholders are understandably concerned about their ability to pay premiums as government mandated closures continue to increase. To help, we're suspending all property casualty cancellations due to nonpayment from March 16 to April 30 – or later if required by an individual state.

While we hope that most policyholders can stick with their current payment arrangements, if you have a standard lines commercial, personal or life policyholder asking about alternative payment arrangements our billing associates are authorized to adjust the customer's current bill and to waive any late fees for any premium payments due between March 16 and April 30. This is not a waiver of payments during the suspension period, but an extension or grace period for those directly impacted by this pandemic. Please have them contact our billing departments at:

- Commercial lines billing (CinciBill) – for direct-billed commercial, management liability or surety accounts, 877-942-2455
- Personal lines billing – 513-870-2002
- Life insurance billing – 800-783-4479

Excess and surplus policies have unique constraints and considerations around them. Please talk with your C-SUPR underwriter.

### **Commercial Property and Business Income Coverages**

We incorporate approved Insurance Services Office (ISO) policy terms and conditions in most of our commercial property coverage forms, which require direct physical loss or damage to either covered property or dependent property to trigger coverage. Because the purpose of Business Income and Extra Expense coverage is to provide relief during the time it takes to repair or replace damaged property, we don't expect coverage to apply to COVID-19 claims that do not involve proof of direct physical loss or damage.

There would be no coverage for Business Income and Extra Expense as a result of temporarily closing a business or suspending operations to stem the spread of a virus, whether or not involving action of a civil authority.

Business Income and Extra Expense coverage for crisis events, conference, convention and fundraising event cancellations, does not apply when the crisis or cancellation is caused by contamination from a flu-like pandemic.

Business Income coverage for Food Contamination could be available if the Board of Health or other governmental authority closes the insured location as a result of the discovery or suspicion of food contamination at that site.

### **Claims**

Every situation presents different facts and circumstances that we evaluate as we consider each coverage part. Claims pertaining to the coronavirus will be carefully evaluated in the context of applicable state law and each insured's policy contract.

**Policy Changes**

Your underwriters are working and ready to answer your questions related to policy and exposure changes.

Message

**From:** Broerman, Matt [Matt\_Broerman@CINFIN.com]  
**on behalf of** Broerman, Matt <Matt\_Broerman@CINFIN.com> [Matt\_Broerman@CINFIN.com]  
**Sent:** 4/30/2020 7:09:51 PM  
**To:** John Bradburn [johnbradburn57@gmail.com]  
**Subject:** RE: status

Who's in charge of sanitizing the car?

Have a safe trip back! No stops except for gas!

---

Matt Broerman, CPCU, CCP, AFSB | Technical Analyst III | Commercial Product Department - Property  
The Cincinnati Insurance Company | 513-870-2742  
[matt\\_broerman@cinfin.com](mailto:matt_broerman@cinfin.com)

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**From:** John Bradburn <johnbradburn57@gmail.com>  
**Sent:** Thursday, April 30, 2020 3:04 PM  
**To:** Broerman, Matt <Matt\_Broerman@CINFIN.com>  
**Subject:** Re: status

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It's going to be tough for us to adopt the exclusion now since we are saying it isn't needed in the first place. I hope for all our sakes the company navigates through this storm.

We pick up our rental car tomorrow for our return trip home. Starting out at O-dark-hundred (3a) Saturday morning. Good Lord willin' and if the creek don't rise, we should be home around 8p Saturday.

Say hi to all and stay safe!

On Thu, Apr 30, 2020 at 2:34 PM Broerman, Matt <[Matt\\_Broerman@cinfin.com](mailto:Matt_Broerman@cinfin.com)> wrote:

No idea on who had the final say. And if our reinsurance didn't have the exclusion, I bet it will now.

**From:** John Bradburn <johnbradburn57@gmail.com>  
**Sent:** Wednesday, April 29, 2020 4:50 PM  
**To:** Broerman, Matt <[Matt\\_Broerman@CINFIN.com](mailto:Matt_Broerman@CINFIN.com)>  
**Subject:** Re: status

Plaintiff Ex

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No doubt things are running hot and heavy. Do you know who had the final say to not adopt?

This has me more worried than COVID-19. Do you know if our reinsurance has the virus exclusion?

On Wed, Apr 29, 2020 at 4:42 PM Broerman, Matt <[Matt\\_Broerman@cinfin.com](mailto:Matt_Broerman@cinfin.com)> wrote:

Yeah. CLD chose not to adopt the ISO Virus exclusion. I had to dig up old e-mails!

We use both "covered cause of loss" and "peril".

This covid-19/virus stuff has been non-stop from the DOI's. Tired of looking at bulletins! I'm just glad somebody else has to respond! Not a good time to be in the Jim Brown/Rick Taphorn area. Or Legal. Or Corp Comm.

**From:** John Bradburn <[johnbradburn57@gmail.com](mailto:johnbradburn57@gmail.com)>

**Sent:** Wednesday, April 29, 2020 4:29 PM

**To:** Broerman, Matt <[Matt\\_Broerman@CINFIN.com](mailto:Matt_Broerman@CINFIN.com)>

**Subject:** Re: status

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Ugh.

[ISO Excluded Coronavirus Coverage 15 Years Ago](#)

On Wed, Apr 29, 2020 at 4:24 PM John Bradburn <[johnbradburn57@gmail.com](mailto:johnbradburn57@gmail.com)> wrote:

I was surprised how 'off the rails' Johnston was. Ranting about being 'unconstitutional' is we are made to pay claims. I agree with him but he usually has a much softer demeanor.

"Peril"? Does commercial still use that? Personal Lines switched to "covered cause of loss" maybe a decade ago. When we did I assumed we were following commercial lead.

I'm sorry Donna is still freaked by this. Things should be much better soon. Hey, they are opening the beaches here just as we return north!

On Wed, Apr 29, 2020 at 3:59 PM Broerman, Matt <[Matt\\_Broerman@cinfin.com](mailto:Matt_Broerman@cinfin.com)> wrote:

You'll be back just in time for Donna's May 5<sup>th</sup> birthday (Cinco de Mayo)! Be careful on the drive back.

Let's hope we don't have to pay the business income claims!

## **COVID-19 NOT EXPLICITLY EXCLUDED, BUT DEEMED NOT COVERED DUE TO ABSENCE OF PHYSICAL DAMAGE, COMPANY ARGUES**

Of particular note in its release was the company detailing its position on any potential Covid-19 exposure, indicating that while the company's commercial property policies generally do not contain any exclusions specific to the virus, any such exclusion would be irrelevant, given BI coverage is only intended to be triggered in the event of a physical loss.

*"Virtually all of our commercial property policies do not provide coverage for business interruption claims unless there is direct physical damage or loss to property. Because a virus does not produce direct physical damage or loss to property, no coverage exists for this peril – rendering an exclusion unnecessary. For this reason, most of our standard market commercial property policies in states where we actively write business do not contain a specific exclusion for COVID-19."*

Given the uncertainty surrounding the outcome of policy wording interpretations and the scope of losses predicted in the market, Cincinnati's ultimate exposure to the crisis still remains to be seen.

No plans yet to return to the office. Phase one, whenever that starts, will be officers who have offices with doors. Those not comfortable returning won't be forced to return.

Donna still extremely freaked out by this. Afraid to go anywhere. Won't get within 600 feet of anybody.



Say "hey" to Cindy!

**From:** John Bradburn <[johnbradburn57@gmail.com](mailto:johnbradburn57@gmail.com)>

**Sent:** Wednesday, April 29, 2020 2:00 PM

**To:** Broerman, Matt <[Matt\\_Broerman@CINFIN.com](mailto:Matt_Broerman@CINFIN.com)>

**Subject:** status

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For those keeping score at home, we are returning 5/3, Alert the press.

Did management give you a heads up on our dismal 1st quarter results? Ouch!

Plans on returning to the office? Looking forward to seeing you guys...at a socially approved distance. Maybe by Skype? lol

Be safe and say hello to all,

Message

**From:** McClain, Jacob [Jacob\_McClain@cinfin.com]  
**on behalf of** McClain, Jacob <Jacob\_McClain@cinfin.com> [Jacob\_McClain@cinfin.com]  
**Sent:** 5/26/2020 12:06:11 PM  
**To:** Yerigan, Kim [Kim\_Yerigan@CINFIN.com]  
**CC:** Huberty, Thomas [Tom\_Huberty@cinfin.com]; McCauley, Sarah [Sarah\_McCauley@CINFIN.com]  
**Subject:** RE: COVID-19 PROPERTY/CASUALTY BUSINESS INTERRUPTION DATA CALL  
**Attachments:** Copy of COVID\_BI\_PREMIUMS.xlsx

Good Morning Kim,

Here is the data for the NAICS data call. I have outlined our definitions of certain metrics below. I have copied Sarah as she pulled the majority of this data and want to give her the chance to correct me on anything below if I have misinterpreted anything.

State (Column A & B): We define state here by HQ State. You will notice that our "inactive" states do not show any policy counts or premiums.

Total Policy Premium (Column D): This is the total policy premium for any policy with BI coverage in calendar year 2019.

BI Premium (if separable) (Column E): This is the BI premium (where separable) for policies with BI coverage in calendar year 2019.

We defined the Small, Medium and Large buckets as follows;

small <10k  
medium >10k-<100k  
Large >100k

For the % of Policies with Exclusions for Viral Contamination, Virus, Disease, Pandemic, or Similar Exclusion (Columns L M and N) I did the following;

I got an in force as of 12/31/19 policy list for policies containing any of our virus exclusion forms (We made the decision to not include the Bridge Endorsement or Crisis Event Coverage). I then joined this list to Sarah's list to calculate the percentage of policies out of the total with the exclusion.

You will notice that overall, less than 0.5% of our policies contain any of the exclusions. By state, you will see MA is the only state with high percentages.

If you have any questions about the data or the details I have outlined above, please let me know.

Thanks!  
Jake

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**From:** Yerigan, Kim <Kim\_Yerigan@CINFIN.com>  
**Sent:** Tuesday, May 12, 2020 8:20 AM  
**To:** Brown, Julie <Julie\_Brown@CINFIN.com>; Huberty, Thomas <Tom\_Huberty@cinfin.com>  
**Cc:** West, Jennifer <Jennifer\_West@CINFIN.com>; McClain, Jacob <Jacob\_McClain@cinfin.com>; McCauley, Sarah <Sarah\_McCauley@CINFIN.com>  
**Subject:** FW: COVID-19 PROPERTY/CASUALTY BUSINESS INTERRUPTION DATA CALL

Good morning!

Plaintiff Ex

175

The NAIC has released the data call notice with the premium data response due by 6/1/2020.

An additional column (D) has been added to the spreadsheet for the Total Policy Premium(2019 WP)

- By line of business- BOP or CMP/other than BOP
- By state
- Total premium written in 2019
  - Total policy premium (policies that have BI coverage)
  - BI premium (if separable)
- Number of policies **in-force as of 12/31/2019** by small, medium, large business
- % of policies with physical loss requirement
- % of policies with exclusion for viral contamination, virus, disease, pandemic, or similar exclusion

The spreadsheet is attached along with the data purpose/definitions document. Please let me know if any questions or if we need any clarification on any of the data elements being requested and I will contact the NAIC.

**Tom, Jake;** for the business size do we want to use the logic of total policy property written premium that was used for the CA data? small <10k, medium >10k-<100k, and Large >100k?

I will also need your input on the response to the percentage of policies w/ physical loss requirement and the exclusions.

I would appreciate if you could provide the data ASAP or by 5/27 at the latest to allow for review and merge with CSU data.

Thank you,

Kim Yerigan, CPCU, AIAF | Compliance Manager | Regulatory & Compliance Dept.  
The Cincinnati Insurance Company | email: [kim.yerigan@cinfin.com](mailto:kim.yerigan@cinfin.com) | Phone: 513-603-5138

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**From:** Brown, Jim (R&C) <[Jim\\_Brown@CINFIN.com](mailto:Jim_Brown@CINFIN.com)>

**Sent:** Tuesday, May 12, 2020 7:07 AM

**To:** Yerigan, Kim <[Kim\\_Yerigan@CINFIN.com](mailto:Kim_Yerigan@CINFIN.com)>

**Cc:** Corbly, Steve <[Steve\\_Corbly@CINFIN.com](mailto:Steve_Corbly@CINFIN.com)>

**Subject:** FW: COVID-19 PROPERTY/CASUALTY BUSINESS INTERRUPTION DATA CALL

Kim, I think you're working on the NAIC business interruption data call. See below I received from NAIC. If you're not the right person for this, let me know.

Jim Brown  
Regulatory & Compliance  
The Cincinnati Insurance Company  
[jim\\_brown@cinfin.com](mailto:jim_brown@cinfin.com)  
513-870-2491  
P.O. Box 145496  
Cincinnati, OH 45250-5496

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*delete all copies of the original message immediately. For additional information on our privacy policies, including state specific information, please visit our privacy policy.*

**From:** COVID-19 Data <coviddata@extlist.naic.org>  
**Sent:** Monday, May 11, 2020 10:31 PM  
**To:** Brown, Jim (R&C) <Jim\_Brown@CINFIN.com>  
**Subject:** COVID-19 PROPERTY/CASUALTY BUSINESS INTERRUPTION DATA CALL

**EXTERNAL EMAIL**

**Do not open attachments or click links in emails from unexpected or unknown senders.**

**Business Interruption COVID-19 Data Call Letter**

**To: Property and Casualty Insurers Writing Business Interruption Coverage**  
**From: NAIC on Behalf of Participating States, the District of Columbia and U.S. Territories**

This message is being sent to the Annual Statement, Government Relations and Market Conduct contacts for property and casualty insurance companies with premium written in 2019 for the following lines of business: Fire, Allied Lines, Farmowners Multi-Peril, Commercial Multi-Peril, Ocean Marine, Inland Marine and Other Liability. You have been identified as one of the above mentioned contacts for the following company(ies) or group(s):

**Company/Group Code(s):** 244

**Company/Group Name(s):** CINCINNATI FIN GRP

Please coordinate with the other companies in your group to submit files for each part of the COVID-19 data call on behalf of the group.

Insurance regulators have agreed to participate in a data call to collect data related to business interruption insurance and COVID-19. This data will assist state insurance regulators and others, in the course of analysis of the financial condition of commercial insurers to understand which insurers are writing business interruption coverage, the size of the market, the extent of exclusions related to COVID-19, and claims and losses related to COVID-19. If you do not write business interruption coverage in association with the aforementioned lines of business, you do not need to comply with this request.

If your company wrote business interruption coverage in the Participating Jurisdictions (listed below) in 2019 or 2020, your company is hereby being requested to complete both parts of the COVID-19 business interruption data call. Applicable legal authority addressing submission of the data and data confidentiality is available at:

[https://content.naic.org/industry\\_property\\_casualty\\_data\\_call.htm](https://content.naic.org/industry_property_casualty_data_call.htm)

You are requested to submit data according to the following schedule:

- Premiums Data Template: Data Due by June 1

- Claims Data Template: First Submission with Cumulative data through June 8, due June 15. Mid-month filings thereafter providing cumulative data according to the schedule provided within the data template.

The data call will be conducted in two parts. The first part contains information on premiums and policies. This portion of the data call will only be reported once. The second part of the data call includes claims and losses. This information will be reported monthly in accordance with the deadlines provided in the template.

Please submit your information on a group basis, aggregating the data for ALL companies within your group into one premium file and one claim file for each report date. If your company is not part of a group, please put the company code in both the group and company code fields on the Intro tab of the spreadsheet. Group Code and Company Code are required fields in the template. If your submission does not include both a group and company code your submission will be rejected in the system. This data call DOES INCLUDE admitted and non-admitted domestic insurers which could include surplus lines insurers if they are domiciled in a U.S. state or territory. Alien insurers are excluded from this data call.

The Business Interruption COVID-19 Data Call and Definitions and other documentation relevant to the data call can be found on the

[https://content.naic.org/industry\\_property\\_casualty\\_data\\_call.htm](https://content.naic.org/industry_property_casualty_data_call.htm) webpage.

Each participating jurisdiction, using their applicable legal authority, requires submission of data related to business interruption insurance and COVID-19. It is the responsibility of the company to verify that the company's filings meet the requirements of the data request. To the extent permitted by applicable state law, your company's data will be kept confidential. Participating states collect the Confidential information under contract with the NAIC, which contract requires the NAIC to protect and maintain the Confidential information as confidential. All Confidential information shall be protected and maintained in accordance with such contract and using reasonable security measures similar to those measures used by the NAIC for the protection of its own Confidential information of a similar kind.

## TO SUBMIT YOUR DATA

A contact will need to be assigned to file the report in the Regulatory Data Collection (RDC) application. Filing requires a myNAIC account username and password as well as the following role: COVID\_User\_PR.

The contact assigned to submit the data file should send an email to [help@naic.org](mailto:help@naic.org) requesting:

- myNAIC account setup (if not already setup), and;
- the role COVID\_User\_PR assigned.

Once the contact has an account setup and the role assigned, it will be able to log into the portal from the webpage [https://content.naic.org/industry\\_property\\_casualty\\_data\\_call.htm](https://content.naic.org/industry_property_casualty_data_call.htm).

Data definitions can be found there as well. For questions regarding the content of the data call please send an e-mail to [coviddata@naic.org](mailto:coviddata@naic.org). Please send an e-mail to that same address if your company (or group) is unable to comply with the requirements of this data call.

**The following jurisdictions are participating in this data call:**

Alabama	Kentucky	Oklahoma
Alaska	Louisiana	Oregon
Arizona	Maine	Pennsylvania
Arkansas	Maryland	Rhode Island
California	Massachusetts	South Carolina
Colorado	Michigan	South Dakota
Connecticut	Minnesota	Tennessee
Delaware	Mississippi	Texas
District of Columbia	Missouri	Utah
Florida	Montana	Vermont
Georgia	Nebraska	Virgin Islands
Hawaii	Nevada	Virginia
Idaho	New Hampshire	Washington
Illinois	New Jersey	West Virginia
Indiana	North Carolina	Wisconsin
Iowa	North Dakota	Wyoming
Kansas	Ohio	

NAIC Group Code:  Group Name: 

NAIC Group Code is a required field. Your file will fail without it. If you are not part of a group and therefore have no group code/name, please include your company code and name above.

**Company Names:**

[illegible][illegible]

Group/Company Contact	
Name (First Last):	
E-Mail Address:	
Phone Number (xxx-xxx-xxxx):	

Commercial Multiple Peril and Any Other Applicable Lines with BI Coverage													
		Line of Business	Total Premium Written in 2019		Number of Policies in Force as of Dec. 31, 2019			% of Policies with Physical Loss Requirement (Must be entered as a decimal, .02 = 2%)			% of Policies with Exclusion for Viral Contamination, Virus, Disease, Pandemic, or Similar Exclusion (Must be entered as a decimal, .02 = 2%)		
			Total Policy Premium	BI Premium (if separable)	Small Businesses	Medium Businesses	Large Businesses	Small Businesses	Medium Businesses	Large Businesses	Small Businesses	Medium Businesses	Large Businesses
Alabama	AL	Commercial Multiple Peril	73,192,534.00	2,111,373.00	2,632.00	1,261.00	102.00	1.0000	1.0000	1.0000	0.0004	0.0000	0.0000
Alaska	AK	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Arizona	AZ	Commercial Multiple Peril	45,430,829.00	899,430.00	1,195.00	809.00	69.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Arkansas	AR	Commercial Multiple Peril	38,837,658.00	1,055,006.00	1,372.00	671.00	52.00	1.0000	1.0000	1.0000	0.0007	0.0060	0.0385
California	CA	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Colorado	CO	Commercial Multiple Peril	30,054,142.00	673,844.00	667.00	560.00	35.00	1.0000	1.0000	1.0000	-	-	-
Connecticut	CT	Commercial Multiple Peril	15,648,502.00	608,685.00	465.00	379.00	14.00	1.0000	1.0000	1.0000	0.0022	0.0053	0.0000
Delaware	DE	Commercial Multiple Peril	10,691,747.00	320,925.00	368.00	203.00	13.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
District of Columbia	DC	Commercial Multiple Peril	584,073.00	59,532.00	19.00	13.00	2.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Florida	FL	Commercial Multiple Peril	36,231,239.00	1,443,092.00	1,509.00	620.00	44.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Georgia	GA	Commercial Multiple Peril	109,598,154.00	3,386,304.00	3,917.00	1,843.00	137.00	1.0000	1.0000	1.0000	0.0003	0.0000	0.0000
Hawaii	HI	Commercial Multiple Peril	-	-	-	-	-	1.0000	1.0000	1.0000	-	-	-
Idaho	ID	Commercial Multiple Peril	34,820,253.00	659,233.00	750.00	587.00	54.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Illinois	IL	Commercial Multiple Peril	141,738,677.63	3,921,221.00	5,822.00	2,578.00	180.00	1.0000	1.0000	1.0000	0.0002	0.0004	0.0000
Indiana	IN	Commercial Multiple Peril	128,304,545.00	2,878,198.00	5,797.00	2,437.00	136.00	1.0000	1.0000	1.0000	0.0002	0.0000	0.0000
Iowa	IA	Commercial Multiple Peril	42,241,426.00	1,103,135.00	1,617.00	719.00	62.00	1.0000	1.0000	1.0000	0.0006	0.0000	0.0000
Kansas	KS	Commercial Multiple Peril	31,697,101.00	824,412.00	1,204.00	609.00	37.00	1.0000	1.0000	1.0000	0.0000	0.0016	0.0000
Kentucky	KY	Commercial Multiple Peril	82,637,480.00	2,019,302.00	3,662.00	1,420.00	97.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0103
Louisiana	LA	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Maine	ME	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Maryland	MD	Commercial Multiple Peril	35,502,142.00	1,417,540.00	1,504.00	579.00	33.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0303
Massachusetts	MA	Commercial Multiple Peril	727,711.00	18,309.00	14.00	11.00	2.00	1.0000	1.0000	1.0000	1.0000	0.9091	1.0000
Michigan	MI	Commercial Multiple Peril	104,632,951.00	3,111,482.00	5,247.00	1,948.00	115.00	1.0000	1.0000	1.0000	0.0000	0.0005	0.0000
Minnesota	MN	Commercial Multiple Peril	58,082,910.00	1,716,858.00	2,007.00	1,011.00	75.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Mississippi	MS	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Missouri	MO	Commercial Multiple Peril	84,301,124.63	2,189,761.00	2,851.00	1,542.00	109.00	1.0000	1.0000	1.0000	0.0004	0.0000	0.0000
Montana	MT	Commercial Multiple Peril	46,124,629.00	831,304.00	1,111.00	688.00	88.00	1.0000	1.0000	1.0000	0.0000	0.0015	0.0000
Nebraska	NE	Commercial Multiple Peril	24,706,587.00	611,400.00	723.00	415.00	38.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Nevada	NV	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
New Hampshire	NH	Commercial Multiple Peril	7,707,848.00	200,448.00	538.00	143.00	11.00	1.0000	1.0000	1.0000	0.0019	0.0000	0.0909
New Jersey	NJ	Commercial Multiple Peril	2,351,552.00	149,367.00	26.00	28.00	2.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
New Mexico	NM	Commercial Multiple Peril	22,910,102.00	298,319.00	735.00	479.00	26.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
New York	NY	Commercial Multiple Peril	69,582,389.41	1,920,194.00	1,192.00	1,236.00	102.00	1.0000	1.0000	1.0000	0.0000	0.0008	0.0098
North Carolina	NC	Commercial Multiple Peril	130,274,183.00	3,414,647.00	7,645.00	2,512.00	111.00	1.0000	1.0000	1.0000	0.0000	0.0016	0.0000
North Dakota	ND	Commercial Multiple Peril	10,708,377.00	293,486.00	246.00	167.00	20.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Ohio	OH	Commercial Multiple Peril	378,117,704.00	11,064,054.00	17,326.00	6,439.00	534.00	1.0000	1.0000	1.0000	0.0004	0.0002	0.0019
Oklahoma	OK	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Oregon	OR	Commercial Multiple Peril	45,558,990.00	1,104,146.00	910.00	794.00	72.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Pennsylvania	PA	Commercial Multiple Peril	145,001,475.00	3,156,138.00	5,716.00	2,538.00	216.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Rhode Island	RI	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
South Carolina	SC	Commercial Multiple Peril	27,155,737.00	664,759.00	1,041.00	450.00	36.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
South Dakota	SD	Commercial Multiple Peril	9,232,205.00	384,785.00	216.00	160.00	14.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Tennessee	TN	Commercial Multiple Peril	98,676,834.00	2,675,671.00	4,407.00	1,773.00	117.00	1.0000	1.0000	1.0000	0.0009	0.0006	0.0085
Texas	TX	Commercial Multiple Peril	80,510,372.00	2,029,924.00	1,092.00	1,222.00	134.00	1.0000	1.0000	1.0000	0.0009	0.0008	0.0000
Utah	UT	Commercial Multiple Peril	33,441,097.00	652,519.00	1,079.00	603.00	41.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Vermont	VT	Commercial Multiple Peril	14,437,800.00	423,516.00	1,010.00	282.00	15.00	1.0000	1.0000	1.0000	0.0020	0.0000	0.0000
Virginia	VA	Commercial Multiple Peril	87,239,165.00	2,313,311.00	4,679.00	1,505.00	89.00	1.0000	1.0000	1.0000	0.0019	0.0020	0.0112
Washington	WA	Commercial Multiple Peril	28,081,087.00	447,968.00	443.00	570.00	31.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
West Virginia	WV	Commercial Multiple Peril	22,286,228.00	395,054.00	1,157.00	416.00	22.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
Wisconsin	WI	Commercial Multiple Peril	61,683,524.00	2,073,962.00	2,643.00	1,194.00	80.00	1.0000	1.0000	1.0000	0.0000	0.0008	0.0000
Wyoming	WY	Commercial Multiple Peril	6,433,070.00	147,524.00	156.00	110.00	9.00	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
U.S. Virgin Islands	VI	Commercial Multiple Peril	-	-	-	-	-	-	-	-	-	-	-
Total			2457176154.67	-	96,710.00	43,524.00	3,176.00	1.0000	1.0000	1.0000	0.0005	0.0007	0.0035



Businessowners Policies													
			Total Premium Written in 2019		Number of Policies in Force as of Dec. 31, 2019			% of Policies with Physical Loss Requirement (Must be entered as a decimal, .02 = 2%)			% of Policies with Exclusion for Viral Contamination, Virus, Disease, Pandemic, or Similar Exclusion (Must be entered as a decimal, .02 = 2%)		
		Line of Business	Total Policy Premium	BI Premium (if separable)	Small Businesses	Medium Businesses	Large Businesses	Small Businesses	Medium Businesses	Large Businesses	Small Businesses	Medium Businesses	Large Businesses
Alabama	AL	Businessowners Policy											
Alaska	AK	Businessowners Policy											
Arizona	AZ	Businessowners Policy											
Arkansas	AR	Businessowners Policy											
California	CA	Businessowners Policy											
Colorado	CO	Businessowners Policy											
Connecticut	CT	Businessowners Policy											
Delaware	DE	Businessowners Policy											
District of Columbia	DC	Businessowners Policy											
Florida	FL	Businessowners Policy											
Georgia	GA	Businessowners Policy											
Hawaii	HI	Businessowners Policy											
Idaho	ID	Businessowners Policy											
Illinois	IL	Businessowners Policy											
Indiana	IN	Businessowners Policy											
Iowa	IA	Businessowners Policy											
Kansas	KS	Businessowners Policy											
Kentucky	KY	Businessowners Policy											
Louisiana	LA	Businessowners Policy											
Maine	ME	Businessowners Policy											
Maryland	MD	Businessowners Policy											
Massachusetts	MA	Businessowners Policy											
Michigan	MI	Businessowners Policy											
Minnesota	MN	Businessowners Policy											
Mississippi	MS	Businessowners Policy											
Missouri	MO	Businessowners Policy											
Montana	MT	Businessowners Policy											
Nebraska	NE	Businessowners Policy											
Nevada	NV	Businessowners Policy											
New Hampshire	NH	Businessowners Policy											
New Jersey	NJ	Businessowners Policy											
New Mexico	NM	Businessowners Policy											
New York	NY	Businessowners Policy											
North Carolina	NC	Businessowners Policy											
North Dakota	ND	Businessowners Policy											
Ohio	OH	Businessowners Policy											
Oklahoma	OK	Businessowners Policy											
Oregon	OR	Businessowners Policy											
Pennsylvania	PA	Businessowners Policy											
Rhode Island	RI	Businessowners Policy											
South Carolina	SC	Businessowners Policy											
South Dakota	SD	Businessowners Policy											
Tennessee	TN	Businessowners Policy											
Texas	TX	Businessowners Policy											
Utah	UT	Businessowners Policy											
Vermont	VT	Businessowners Policy											
Virginia	VA	Businessowners Policy											
Washington	WA	Businessowners Policy											
West Virginia	WV	Businessowners Policy											
Wisconsin	WI	Businessowners Policy											
Wyoming	WY	Businessowners Policy											
U.S. Virgin Islands	VI	Businessowners Policy											
Total			0.00		0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Message

**From:** Schmittou, Tim [Tim\_Schmittou@CINFIN.com]  
**on behalf of** Schmittou, Tim <Tim\_Schmittou@CINFIN.com> [Tim\_Schmittou@CINFIN.com]  
**Sent:** 3/10/2020 7:21:59 PM  
**To:** Huberty, Thomas [Tom\_Huberty@cinfin.com]  
**Subject:** RE: Coronavirus Insurance - Legal Alert

Just waded through this .....IMO our statement "In the absence of any direct damage" supports our stance there is no property coverage. Once someone who is a carrier is on our premises, then I think, and Tore agreed, that constitutes some type of property damage and Tore thought we would at least pay for clean-up/disinfectant costs (e.g. a student is diagnosed with the disease and we pay to disinfect dorm room). It gets a little dicey if we had to disinfect every classroom the college student attended.

Glad we added that our dependent property forms only provide cover in coverage territory.

Thank you,

Tim Schmittou, CPCU, AIM | CLD Product | 513-870-2305  
[Tim\\_Schmittou@cinfin.com](mailto:Tim_Schmittou@cinfin.com)

---

**From:** Huberty, Thomas <Tom\_Huberty@cinfin.com>  
**Sent:** Monday, March 9, 2020 5:08 PM  
**To:** Schmittou, Tim <Tim\_Schmittou@CINFIN.com>  
**Subject:** FW: Coronavirus Insurance - Legal Alert

Interesting. You knew some attorney would look for coverage. I'm not convinced that each case mentioned isn't unique and thus can be blanketed across the industry.

Regards,  
Tom Huberty  
VP Commercial Property Products  
513-870-2906

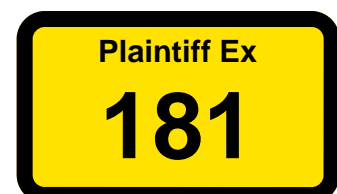
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**From:** Ventre, Steve <[Steve\\_Ventre@CINFIN.com](mailto:Steve_Ventre@CINFIN.com)>  
**Sent:** Monday, March 9, 2020 4:35 PM  
**To:** Givler, Sean <[Sean\\_Givler@CINFIN.com](mailto:Sean_Givler@CINFIN.com)>; Groff, David <[David\\_Groff@CINFIN.com](mailto:David_Groff@CINFIN.com)>; Huberty, Thomas <[Tom\\_Huberty@cinfin.com](mailto:Tom_Huberty@cinfin.com)>; Selembo, David <[David\\_Selembo@cinfin.com](mailto:David_Selembo@cinfin.com)>; Mullen, Marty <[Marty\\_Mullen@CINFIN.com](mailto:Marty_Mullen@CINFIN.com)>; Spray, Steve <[Steve\\_Spray@CINFIN.com](mailto:Steve_Spray@CINFIN.com)>  
**Subject:** FW: Coronavirus Insurance - Legal Alert

From a plaintiff firm. FYI....

Steve



---

**From:** Henderson, Brian <[Brian\\_Henderson@cinfin.com](mailto:Brian_Henderson@cinfin.com)>

**Sent:** Monday, March 9, 2020 3:35 PM

**To:** Petertonjes, Connie <[Connie\\_Petertonjes@CINFIN.com](mailto:Connie_Petertonjes@CINFIN.com)>; Unger, Scott <[Scott\\_Unger@CINFIN.com](mailto:Scott_Unger@CINFIN.com)>; Schloemer, Greg <[Greg\\_Schloemer@CINFIN.com](mailto:Greg_Schloemer@CINFIN.com)>; Sepeck, Yelana <[Yelana\\_Sepeck@CINFIN.com](mailto:Yelana_Sepeck@CINFIN.com)>

**Cc:** Couch, Jason <[Jason\\_Couch@CINFIN.com](mailto:Jason_Couch@CINFIN.com)>; Ventre, Steve <[Steve\\_Ventre@CINFIN.com](mailto:Steve_Ventre@CINFIN.com)>

**Subject:** FW: Coronavirus Insurance - Legal Alert

I received this from Johanna. It looks like the attorneys are trying to coalesce about expanding coverage as a result of the Coronavirus.

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**From:** Meehan, Johanna <[Johanna\\_Meehan@cinfin.com](mailto:Johanna_Meehan@cinfin.com)>

**Sent:** Monday, March 9, 2020 3:16 PM

**To:** Henderson, Brian <[Brian\\_Henderson@cinfin.com](mailto:Brian_Henderson@cinfin.com)>

**Subject:** FW: Coronavirus Insurance - Legal Alert

Interesting read

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**From:** Soni, Aarti <[Aarti.Soni@mcgriff.com](mailto:Aarti.Soni@mcgriff.com)>

**Sent:** Monday, March 9, 2020 3:09 PM

**To:** Meehan, Johanna <[Johanna\\_Meehan@cinfin.com](mailto:Johanna_Meehan@cinfin.com)>

**Subject:** FW: Coronavirus Insurance - Legal Alert

**EXTERNAL EMAIL**

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**From:** Soni, Aarti

**Sent:** Monday, March 2, 2020 4:16 PM

**To:** 'Johanna\_Meehan@cin-fin.com' <[Johanna\\_Meehan@cin-fin.com](mailto:Johanna_Meehan@cin-fin.com)>

**Subject:** Coronavirus Insurance - Legal Alert

FYI



Aarti Soni, Esq. | Senior Vice President | Cyber Director & Product Innovation Counsel

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